

PUBLIC NOTICE

INVITATION FOR PUBLIC PARTICIPATION AND SUBMISSION OF MEMORANDA ON:

1. THE DRAFT KENYA DEPOSIT INSURANCE (CONTRIBUTION BY INSTITUTIONS) REGULATIONS, 2026;
2. PROPOSED REVISED COVERAGE LIMIT; AND;
3. DRAFT KENYA DEPOSIT INSURANCE GUIDELINES (TRUST ACCOUNT), 2026

1. INTRODUCTION

The Kenya Deposit Insurance Corporation (KDIC) is a statutory body established under the Kenya Deposit Insurance Act, 2012. The Corporation's mandate is to provide a deposit insurance scheme for customers of member institutions and to promote the stability of the financial system.

In compliance with Article 118 of the Constitution of Kenya and the Statutory Instruments Act, KDIC has developed the Draft Kenya Deposit Insurance (Contribution by Institutions) Regulations, 2026, proposed Coverage Limit and Draft Kenya Deposit Insurance Guidelines (Trust Account), 2026.

- I. The Draft Kenya Deposit Insurance (Contribution by Institutions) Regulations, 2026 seek to provide a framework for assessing and computing contributions based on the risk profile of an institution to promote sound risk management practices.
- II. The Draft Kenya Deposit Insurance Guidelines (Trust Account), 2026 seek, for purposes of Deposit Insurance, to provide a framework for:
 - (a) opening, operating and managing trust accounts;
 - (b) managing records, informing and providing relevant report for the protection of depositors of trust related accounts; and
 - (c) instituting claims for repayments of deposits for trust accounts in the event of failure of an institution.
- III. The review of the Coverage Limit aims to adjust the maximum guaranteed amount payable to a depositor in the unfortunate event of a bank failure.

2. SCHEDULE FOR TOWN HALL MEETINGS

KDIC invites members of the public, depositors and stakeholders in the financial sector to attend public participation forums (Town Halls) in the following locations:

Town	Date	Venue	Time
Nakuru	16th April 2026	Bantana Hotel	9:00AM-1:00PM
Nairobi	7th May 2026	Nairobi University -Manu Chandaria Hall	9:00 AM - 1:00 PM
Mombasa	22nd May 2026	Tononoka Social Hall	9:00 AM - 1:00 PM
Kisumu	4th June 2026	Tom Mboya Labour College	9:00 AM - 1:00 PM
Isiolo	12th June 2026	Isiolo Social Hall	9:00 AM - 1:00 PM
Garissa	26th June 2026	Garissa University	9:00 AM - 1:00 PM
Nyeri	9th July 2026	Nyeri Culture Center	9:00 AM - 1:00 PM

3. ACCESS TO THE DRAFT REGULATIONS, DRAFT GUIDELINES AND PROPOSED COVERAGE LIMIT

The draft Kenya Deposit Insurance (Contribution by Institutions) Regulations, 2026, Draft Legal Notice on the Coverage Limit, draft Kenya Deposit Insurance (Trust Accounts) Guidelines, 2026, and the Template for Submission of Comments on the three drafts can be downloaded from the KDIC official website (www.kdic.go.ke).

4. SUBMISSION OF COMMENTS

Interested parties who are unable to attend the town halls may submit written memoranda or comments via:

- (a) Email: stakeholder.engagement@kdic.go.ke
- (b) Online: Via the KDIC feedback portal
- (c) Post/Hand Delivery:

**Chief Executive Officer,
Kenya Deposit Insurance Corporation,
UAP Old Mutual Tower, 17th Floor, Upper Hill Road,
P.O Box 45983-00100 Nairobi.**

5. DEADLINE

All submissions must be received no later than **31st May 2026 at 5:00 PM.**